

BIRCH, STEWART, KOLASCH & BIRCH, LLP

**PLEASE NOTE:  
YOU MUST  
COMPLETE THE  
FOLLOWING**

P.O. Box 747 • Falls Church, Virginia 22040-0747  
Telephone: (703) 205-8000 • Facsimile: (703) 205-8050

**COMBINED DECLARATION AND POWER OF ATTORNEY  
FOR PATENT AND DESIGN APPLICATIONS**

As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated next to my name; that I verily believe that I am the original, first and sole inventor (if only one inventor is named below) or an original, first and joint inventor (if plural inventors are named below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

Insert Title:

## A TRANSACTION SYSTEM

Fill in Appropriate  
Information -  
For Use Without  
Specification  
Attached:

the specification of which is attached hereto. If not attached hereto,  
the specification was filed on \_\_\_\_\_ as \_\_\_\_\_  
United States Application Number \_\_\_\_\_;  
and amended on \_\_\_\_\_ (if applicable) and/or  
the specification was filed on \_\_\_\_\_ as PCT  
International Application Number \_\_\_\_\_; and was  
amended under PCT Article 19 on \_\_\_\_\_ (if applicable)

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

I do not know and do not believe the same was ever known or used in the United States of America before my or our invention thereof, or patented or described in any printed publication in any country before my or our invention thereof or more than one year prior to this application, that the same was not in public use or on sale in the United States of America more than one year prior to this application, that the invention has not been patented or made the subject of an inventor's certificate issued before the date of this application in any country foreign to the United States of America on an application filed by me or my legal representative or assigns more than twelve months (six months for designs) prior to this application, and that no application for patent or inventor's certificate on this invention has been filed in any country foreign to the United States of America prior to this application by me or my legal representatives or assigns, except as follows.

I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

**Prior Foreign Application(s)**

**Priority Claimed**

■ Insert Priority  
Information:  
(if appropriate)

<u>S2000/0104</u> (Number)	<u>Ireland</u> (Country)	<u>02/02/2000</u> (Month/Day/Year Filed)	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
<u>(Number)</u>	<u>(Country)</u>	<u>(Month/Day/Year Filed)</u>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<u>(Number)</u>	<u>(Country)</u>	<u>(Month/Day/Year Filed)</u>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<u>(Number)</u>	<u>(Country)</u>	<u>(Month/Day/Year Filed)</u>	<input type="checkbox"/> Yes	<input type="checkbox"/> No

I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional applications(s) listed below.

Insert Provisional  
Application(s):  
(if any)

(Application Number) \_\_\_\_\_ (Filing Date) \_\_\_\_\_  
(Application Number) \_\_\_\_\_ (Filing Date) \_\_\_\_\_

All Foreign Applications, if any, for any Patent or Inventor's Certificate Filed More than 12 Months (6 Months for Designs) Prior to the Filing Date of This Application:

Country Application Number Date of Filing (Month/Day/Year)

Insert Requested  
Information:  
(if appropriate)

I hereby claim the benefit under Title 35, United States Code, §120 of any United States and/or PCT application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States and/or PCT application in the manner provided by the first paragraph of Title 35, United States Code, §121, I acknowledge the duty to disclose information which is material to the patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

Insert Prior U.S.  
Application(s):  
(if any)

(Application Number)	(Filing Date)	(Status - patented, pending, abandoned)
(Application Number)	(Filing Date)	(Status - patented, pending, abandoned)

I hereby appoint the following attorneys to prosecute this application and/or an international application based on this application and to transact all business in the Patent and Trademark Office connected therewith and in connection with the resulting patent based on instructions received from the entity who first sent the application papers to the attorneys identified below, unless the inventor(s) or assignee provides said attorneys with a written notice to the contrary:

Raymond C. Stewart	(Reg. No. 21,066)	Terrell C. Birch	(Reg. No. 19,382)
Joseph A. Kolasch	(Reg. No. 22,463)	James M. Slattery	(Reg. No. 28,380)
Bernard L. Sweeney	(Reg. No. 24,448)	Michael K. Mutter	(Reg. No. 29,680)
Charles Gorenstein	(Reg. No. 29,271)	Gerald M. Murphy, Jr.	(Reg. No. 28,977)
Leonard R. Svensson	(Reg. No. 30,330)	Terry L. Clark	(Reg. No. 32,644)
Andrew D. Meikle	(Reg. No. 32,868)	Marc S. Weiner	(Reg. No. 32,181)
Joe McKinney Muncy	(Reg. No. 32,334)	Donald J. Daley	(Reg. No. 34,313)
John W. Bailey	(Reg. No. 32,881)	John A. Castellano	(Reg. No. 35,094)
Gary D. Yacura	(Reg. No. 35,416)	Thomas S. Auchterlonie	(Reg. No. 37,275)
Mark J. Nuell	(Reg. No. 36,623)		

Send Correspondence to:

**BIRCH, STEWART, KOLASCH & BIRCH, LLP** or **Customer No. 2292**  
 P.O. Box 747 • Falls Church, Virginia 22040-0747  
 Telephone: (703) 205-8000 • Facsimile: (703) 205-8050

**PLEASE  
NOTE:  
YOU MUST  
COMPLETE  
THE  
FOLLOWING:**

Full Name of First  
or Sole Inventor:  
Insert Name of  
Inventor  
Insert Date This  
Document is  
Filed  
Insert Residence  
Insert Citizenship  
Insert Post Office  
Address  
Full Name of Second  
Inventor, if any:  
see  
above

Full Name of Third  
Inventor, if any:  
see  
above

Full Name of Fourth  
Inventor, if any:  
see  
above

GIVEN NAME/FAMILY NAME DONAL DOHERTY	INVENTOR'S SIGNATURE 	DATE* 04.04.01.
Residence (City, State & Country) SHANKILL, COUNTY DUBLIN, IRELAND		CITIZENSHIP IRISH
MAILING ADDRESS (Complete Street Address including City, State & Country) 10 CLONSLEIGH, SHANKILL, COUNTY DUBLIN, IRELAND		
GIVEN NAME/FAMILY NAME CHRISTOPHER SIMMS	INVENTOR'S SIGNATURE	DATE*
Residence (City, State & Country) DUBLIN 18, IRELAND		CITIZENSHIP BRITISH
MAILING ADDRESS (Complete Street Address including City, State & Country) 57 LAMBOURNE WOOD, BRENNANSTOWN ROAD, DUBLIN 18, IRELAND		
GIVEN NAME/FAMILY NAME JOSEPH BRENNAN	INVENTOR'S SIGNATURE	DATE*
Residence (City, State & Country) BLACKROCK, COUNTY DUBLIN, IRELAND		CITIZENSHIP IRISH
MAILING ADDRESS (Complete Street Address including City, State & Country) MONALOE PARK ROAD, BLACKROCK, COUNTY DUBLIN, IRELAND		
GIVEN NAME/FAMILY NAME	INVENTOR'S SIGNATURE	DATE*
Residence (City, State & Country)		CITIZENSHIP
MAILING ADDRESS (Complete Street Address including City, State & Country)		

BIRCH, STEWART, KOLASCH & BIRCH, LLP

**PLEASE NOTE:  
YOU MUST  
COMPLETE THE  
FOLLOWING**

P.O. Box 747 • Falls Church, Virginia 22040-0747  
Telephone: (703) 205-8000 • Facsimile: (703) 205-8050

COMBINED DECLARATION AND POWER OF ATTORNEY  
FOR PATENT AND DESIGN APPLICATIONS

As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated next to my name; that I verily believe that I am the original, first and sole inventor (if only one inventor is named below) or an original, first and joint inventor (if plural inventors are named below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

Insert Title:

## A TRANSACTION SYSTEM

**Fill in Appropriate  
Information -  
For Use Without  
Specification  
Attached:**

the specification of which is attached hereto. If not attached hereto,  
the specification was filed on \_\_\_\_\_ as  
United States Application Number \_\_\_\_\_;  
and amended on \_\_\_\_\_ (if applicable) and/or  
the specification was filed on \_\_\_\_\_ as PCT  
International Application Number \_\_\_\_\_; and was  
amended under PCT Article 19 on \_\_\_\_\_ (if applicable)

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

I do not know and do not believe the same was ever known or used in the United States of America before my or our invention thereof, or patented or described in any printed publication in any country before my or our invention thereof or more than one year prior to this application, that the same was not in public use or on sale in the United States of America more than one year prior to this application, that the invention has not been patented or made the subject of an inventor's certificate issued before the date of this application in any country foreign to the United States of America on an application filed by me or my legal representative or assigns more than twelve months (six months for designs) prior to this application, and that no application for patent or inventor's certificate on this invention has been filed in any country foreign to the United States of America prior to this application by me or my legal representatives or assigns, except as follows.

I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

**Prior Foreign Application(s)**

**Priority Claimed**

Insert Priority  
Information:  
(if appropriate)

I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional applications(s) listed below.

Insert Provisional  
Application(s):  
(if any)

(Application Number) \_\_\_\_\_ (Filing Date) \_\_\_\_\_

(Application Number) \_\_\_\_\_ (Filing Date) \_\_\_\_\_

All Foreign Applications, if any, for any Patent or Inventor's Certificate Filed More than 12 Months (6 Months)

**Insert Requested  
Information:  
(if appropriate)**

I hereby claim the benefit under Title 35, United States Code, §120 of any United States and/or PCT application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States and/or PCT application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information which is material to the patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

Insert Prior U.S.  
Application(s):  
(if any)

(Application Number)	(Filing Date)	(Status - patented, pending, abandoned)
(Application Number)	(Filing Date)	(Status - patented, pending, abandoned)

I hereby appoint the following attorneys to prosecute this application and/or an international application based on this application and to transact all business in the Patent and Trademark Office connected therewith and in connection with the resulting patent based on instructions received from the entity who first sent the application papers to the attorneys identified below, unless the inventor(s) or assignee provides said attorneys with a written notice to the contrary:

Raymond C. Stewart	(Reg. No. 21,066)	Terrell C. Birch	(Reg. No. 19,382)
Joseph A. Kolasch	(Reg. No. 22,463)	James M. Slattery	(Reg. No. 28,380)
Bernard L. Sweeney	(Reg. No. 24,448)	Michael K. Mutter	(Reg. No. 29,680)
Charles Gorenstein	(Reg. No. 29,271)	Gerald M. Murphy, Jr.	(Reg. No. 28,977)
Leonard R. Svensson	(Reg. No. 30,330)	Terry L. Clark	(Reg. No. 32,644)
Andrew D. Meikle	(Reg. No. 32,868)	Marc S. Weiner	(Reg. No. 32,181)
Joe McKinney Muncy	(Reg. No. 32,334)	Donald J. Daley	(Reg. No. 34,313)
John W. Bailey	(Reg. No. 32,881)	John A. Castellano	(Reg. No. 35,094)
Gary D. Yacura	(Reg. No. 35,416)	Thomas S. Auchterlonie	(Reg. No. 37,275)
Mark J. Nuell	(Reg. No. 36,623)		

Send Correspondence to:

**BIRCH, STEWART, KOLASCH & BIRCH, LLP** or **Customer No. 2292**  
 P.O. Box 747 • Falls Church, Virginia 22040-0747  
 Telephone: (703) 205-8000 • Facsimile: (703) 205-8050

**PLEASE  
NOTE:  
YOU MUST  
COMPLETE  
THE  
FOLLOWING:**

Full Name of First  
or Sole Inventor:  
Insert Name of  
Inventor  
Insert Date This  
Document is  
Filed

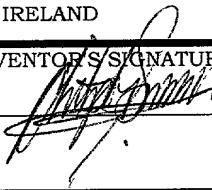
Insert Residence  
Insert Citizenship

Insert Post Office  
Address

Full Name of Second  
Inventor, if any:  
see  
above

Full Name of Third  
Inventor, if any:  
see  
above

Full Name of Fourth  
Inventor, if any:  
see  
above

GIVEN NAME/FAMILY NAME	INVENTOR'S SIGNATURE	DATE*
DONAL DOHERTY		
Residence (City, State & Country) SHANKILL, COUNTY DUBLIN, IRELAND		CITIZENSHIP IRISH
MAILING ADDRESS (Complete Street Address including City, State & Country) 10 CLONSLEIGH, SHANKILL, COUNTY DUBLIN, IRELAND		
GIVEN NAME/FAMILY NAME	INVENTOR'S SIGNATURE	DATE*
CHRISTOPHER SIMMS		3/3/01
Residence (City, State & Country) DUBLIN 18, IRELAND		CITIZENSHIP BRITISH
MAILING ADDRESS (Complete Street Address including City, State & Country) 51 LAMBOURNE WOOD, BRENNANSTOWN ROAD, DUBLIN 18, IRELAND		
GIVEN NAME/FAMILY NAME	INVENTOR'S SIGNATURE	DATE*
JOSEPH BRENNAN		
Residence (City, State & Country) BLACKROCK, COUNTY DUBLIN, IRELAND		CITIZENSHIP IRISH
MAILING ADDRESS (Complete Street Address including City, State & Country) MONALOE PARK ROAD, BLACKROCK, COUNTY DUBLIN, IRELAND		
GIVEN NAME/FAMILY NAME	INVENTOR'S SIGNATURE	DATE*
Residence (City, State & Country)		CITIZENSHIP
MAILING ADDRESS (Complete Street Address including City, State & Country)		

# BIRCH, STEWART, KOLASCH & BIRCH, LLP

PLEASE NOTE:  
YOU MUST  
COMPLETE THE  
FOLLOWING

P.O. Box 747 • Falls Church, Virginia 22040-0747  
Telephone: (703) 205-8000 • Facsimile: (703) 205-8050

## COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT AND DESIGN APPLICATIONS

As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated next to my name; that I verify believe that I am the original, first and sole inventor (if only one inventor is named below) or an original, first and joint inventor (if plural inventors are named below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

Insert Title:

A TRANSACTION SYSTEM

Fill in Appropriate  
Information -  
For Use Without  
Specification  
Attached:

the specification of which is attached hereto. If not attached hereto,  
the specification was filed on \_\_\_\_\_ as  
United States Application Number \_\_\_\_\_;  
and amended on \_\_\_\_\_ (if applicable) and/or  
the specification was filed on \_\_\_\_\_ as PCT  
International Application Number \_\_\_\_\_; and was  
amended under PCT Article 19 on \_\_\_\_\_ (if applicable)

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

I do not know and do not believe the same was ever known or used in the United States of America before my or our invention thereof, or patented or described in any printed publication in any country before my or our invention thereof or more than one year prior to this application, that the same was not in public use or on sale in the United States of America more than one year prior to this application, that the invention has not been patented or made the subject of an inventor's certificate issued before the date of this application in any country foreign to the United States of America on an application filed by me or my legal representative or assigns more than twelve months (six months for designs) prior to this application, and that no application for patent or inventor's certificate on this invention has been filed in any country foreign to the United States of America prior to this application by me or my legal representatives or assigns, except as follows.

I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Insert Priority Information: (if appropriate)	Prior Foreign Application(s)			Priority Claimed	
	S2000/0104 (Number)	Ireland (Country)	02/02/2000 (Month/Day/Year Filed)	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
	_____	_____	_____	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	_____	_____	_____	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	_____	_____	_____	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	_____	_____	_____	<input type="checkbox"/> Yes	<input type="checkbox"/> No

I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional applications(s) listed below.

Insert Provisional  
Application(s):  
(if any)

\_\_\_\_\_ (Application Number) \_\_\_\_\_ (Filing Date)  
\_\_\_\_\_ (Application Number) \_\_\_\_\_ (Filing Date)

All Foreign Applications, if any, for any Patent or Inventor's Certificate Filed More than 12 Months (6 Months for Designs) Prior to the Filing Date of This Application:

Insert Requested  
Information:  
(if appropriate)

Country	Application Number	Date of Filing (Month/Day/Year)
_____	_____	_____
_____	_____	_____

I hereby claim the benefit under Title 35, United States Code, §120 of any United States and/or PCT application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States and/or PCT application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information which is material to the patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

Insert Prior U.S.  
Application(s):  
(if any)

(Application Number)	(Filing Date)	(Status - patented, pending, abandoned)
_____	_____	_____
_____	_____	_____

I hereby appoint the following attorneys to prosecute this application and/or an international application based on this application and to transact all business in the Patent and Trademark Office connected therewith and in connection with the resulting patent based on instructions received from the entity who first sent the application papers to the attorneys identified below, unless the inventor(s) or assignee provides said attorneys with a written notice to the contrary:

Raymond C. Stewart	(Reg. No. 21,066)	Terrell C. Birch	(Reg. No. 19,382)
Joseph A. Kolasch	(Reg. No. 22,463)	James M. Slattery	(Reg. No. 28,380)
Bernard L. Sweeney	(Reg. No. 24,448)	Michael K. Mutter	(Reg. No. 29,680)
Charles Gorenstein	(Reg. No. 29,271)	Gerald M. Murphy, Jr.	(Reg. No. 28,977)
Leonard R. Svensson	(Reg. No. 30,330)	Terry L. Clark	(Reg. No. 32,644)
Andrew D. Meikle	(Reg. No. 32,868)	Marc S. Weiner	(Reg. No. 32,181)
Joe McKinney Muncy	(Reg. No. 32,334)	Donald J. Daley	(Reg. No. 34,313)
John W. Bailey	(Reg. No. 32,881)	John A. Castellano	(Reg. No. 35,094)
Gary D. Yacura	(Reg. No. 35,416)	Thomas S. Auchterlonie	(Reg. No. 37,275)
Mark J. Nuell	(Reg. No. 36,623)		

Send Correspondence to:

**BIRCH, STEWART, KOLASCH & BIRCH, LLP** or **Customer No. 2292**  
 P.O. Box 747 • Falls Church, Virginia 22040-0747  
 Telephone: (703) 205-8000 • Facsimile: (703) 205-8050

**PLEASE  
NOTE:  
YOU MUST  
COMPLETE  
THE  
FOLLOWING:**

Full Name of First  
or Sole Inventor:  
Insert Name of  
Inventor  
Insert Date This  
Document is  
Signed  
Insert Residence  
Insert Citizenship  
Insert Post Office  
Address  
Full Name of Second  
Inventor, if any:  
see  
above

Full Name of Third  
Inventor, if any:  
see  
above

Full Name of Fourth  
Inventor, if any:  
see  
above

GIVEN NAME/FAMILY NAME	INVENTOR'S SIGNATURE	DATE*
DONAL DOHERTY		
Residence (City, State & Country) SHANKILL, COUNTY DUBLIN, IRELAND		CITIZENSHIP IRISH
MAILING ADDRESS (Complete Street Address including City, State & Country) 10 CLONSLEIGH, SHANKILL, COUNTY DUBLIN, IRELAND		
GIVEN NAME/FAMILY NAME	INVENTOR'S SIGNATURE	DATE*
CHRISTOPHER SIMMS		
Residence (City, State & Country) DUBLIN 18, IRELAND		CITIZENSHIP BRITISH
MAILING ADDRESS (Complete Street Address including City, State & Country) 51 LAMBOURNE WOOD, BRENNANSTOWN ROAD, DUBLIN 18, IRELAND		
GIVEN NAME/FAMILY NAME	INVENTOR'S SIGNATURE	DATE*
JOSEPH BRENNAN	<i>[Signature]</i>	April 9, 2001
Residence (City, State & Country) BLACKROCK, COUNTY DUBLIN, IRELAND		CITIZENSHIP IRISH
MAILING ADDRESS (Complete Street Address including City, State & Country) MONALOE PARK ROAD, BLACKROCK, COUNTY DUBLIN, IRELAND		
GIVEN NAME/FAMILY NAME	INVENTOR'S SIGNATURE	DATE*
Residence (City, State & Country)		CITIZENSHIP
MAILING ADDRESS (Complete Street Address including City, State & Country)		